

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Stephen Leonardis  
and Mary Leonardis,

Debtor(s)

Case No.:

19-18312 (JKS)

Judge:

John K. Sherwood

**Chapter 13 Plan and Motions**

☐ Original

☐ Modified/Notice Required

Date: 11/18/2019

☐ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: M.B.

Initial Debtor: S.L.

Initial Co-Debtor: M.L.

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,000.00 per Month to the Chapter 13 Trustee, starting on December 1, 2019 for approximately 53 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Retirement Income

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:


**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 225.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Internal Revenue Service (IRS) (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION	N/A	N/A 

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Spec. Loan Svcs.	Mortgage	None	N/A	N/A	\$614.71

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Riverfront Developers, LLC	Residential Lease	None	N/A	N/A	\$3,150.00
Chase Auto Finance	Motor Vehicle - Loan	None	N/A	N/A	\$1,119.00
Chase Auto Finance	Motor Vehicle - Loan	None	N/A	N/A	\$ 792.00

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Chase Auto Finance  
Spec. Loan Svcs.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administration Expenses
- 3) Attorney's Fees Per Application
- 4) Pro Rata basis to unsecured creditors

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 06/12/2019.

Explain below **why** the plan is being modified:  
By eliminating expenses

Explain below **how** the plan is being modified:  
To increase monthly for 53 months

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/18/2019

/s/ Stephen Leonardis  
Debtor

Date: 11/18/2019

/s/ Mary Leonardis  
Joint Debtor

Date: 11/18/2019

/s/ Michael G. Brucki  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Stephen Leonardis  
Mary Leonardis  
DebtorsCase No. 19-18312-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 92

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db/jdb +Stephen Leonardis, Mary Leonardis, 103 Chestnut Street, Suite 105,  
Cranford, NJ 07016-3702

cr +Jenelle Aldridge Pite, LLP, JPMorgan Chase Bank, N.A., 4375 Jutland Drive, Suite 200,  
PO Box 17933, San Diego, CA 92177-7921

518247383 +1.) Seterus, 14523 SW Millikan Way, Beaverton, OR 97005-2344

518247392 +10.) Comenity Bank / Beallsfl, P.O. Box 182789, Columbus, OH 43218-2789

518247393 +11.) First Premier, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145

518247394 +12.) Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241

518247395 +13.) Macy's Department Stores, P.O. Box 8218, Mason, OH 45040-8218

518247396 +14.) SYNCB / CARE Credit, P.O. Box 965036, Orlando, FL 32896-5036

518247397 +15.) Bank of America, P.O. Box 982238, El Paso, TX 79998-2238

518247398 +16.) Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872

518247399 +17.) Comenity Capital Bank, P.O. Box 182120, Columbus, OH 43218-2120

518247400 +18.) Nordstrom TD Bank USA, 13531 E. Caley Avenue, Englewood, CO 80111-6504

518247401 +19.) Avant, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101

518247384 2.) Specialized Loan Services, 8724 Lucent Boulevard, Littleton, CO 80129

518247402 +20.) Chase Bank, P.O. Box 1423, Charlotte, NC 28201-1423

518247403 +21.) First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529

518247404 +22.) SYNCB / WALMART, P.O. Box 965024, Orlando, FL 32896-5024

518247405 +23.) SYNCB / QVC, P.O. Box 965005, Orlando, FL 32896-5005

518247406 +24.) Capital One / Lord & Taylor, P.O. Box 30253, Salt Lake City, UT 84130-0253

518247407 +25.) Kohl's Department Stores, P.O. Box 3115, Milwaukee, WI 53201-3115

518247408 +26.) Lending Club Corporation, 71 Stevenson 300, San Francisco, CA 94105-2985

518247409 +27.) First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145

518247410 +28.) WEBBANK / FINGERHUT, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

518247411 +29.) SYNCB, P.O. Box 965005, Orlando, FL 32896-5005

518247385 +3.) Chase Auto Finance, P.O. Box 901078, Fort Worth, TX 76101-2078

518247412 +30.) NJCLASS / HESSA, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241

518247413 +31.) Sepil & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238

518247414 +32.) Radius Global Solutions, LLC, P.O. Box 390905, Minneapolis, MN 55439-0905

518247415 +33.) Richard C. Genabith, P.O. Box 317, Berkeley Heights, NJ 07922-0317

518247386 +4.) Bank of New York, 240 Greenwich Street, New York, NY 10286-0001

518247387 +5.) KLM Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

518247388 +6.) Internal Revenue Service, Fresno, CA 93888-0001

518247389 +7.) Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298

518247390 +8.) Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

518247391 +9.) Comenity Bank / Blair, P.O. Box 182120, Columbus, OH 43218-2120

518203917 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)

518203791 +Bank of New York, 240 Greenwich Street, New York, NY 10286-0001

518203795 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

518307093 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518203790 +Chase Auto Finance, PO Box 901078, Forth Worth, TX 76101-2078

518203794 +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298

518203922 +Chase Bank, PO Box 1423, Charlotte, NC 28201-1423

518254395 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

518203914 +Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241

518204177 +Community Gardens, 103 Chestnut Street, Apt.105, Cranford NJ 07016-3702

518203798 +First Premier, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145

518203964 +First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145

518203923 +First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529

518325201 +Goldman Sachs Mortgage Company, c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

518325703 +JPMorgan Chase Bank, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LL,  
4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921

518203792 +Klm Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

518333788 +LendingClub Corporation, 595 Market St, Suite 200, San Francisco CA 94105-2807

518203915 +Macy's Department Stores, PO Box 8218, Mason, OH 45040-8218

518334589 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096,  
Dallas, TX 75261-9741)

518272513 +NJCLASS, PO BOX 548, TRENTON NJ 08625-0548

518203967 +NJCLASS Hessa, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241

518331411 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

518203969 +Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905

518203970 +Richard C. Genabith, PO Box 317, Berkeley Heights, NJ 07922-0317

518203788 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, 14523 SW Millikan Way, Beaverton, OR 97005)

518203968 +Sepil & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238

518203789 Specialized Loan Services, 8724 Lucent Boulevard, Littleton, CO 80129

518428615 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

District/off: 0312-2

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Form ID: pdf901

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Total Noticed: 92

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518428616 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2019 00:14:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 20 2019 00:13:57 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518257460 E-mail/Text: Bankruptcy@absoluteresolutions.com Nov 20 2019 00:12:37  
Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,  
8000 Norman Center Drive, Suite 350, Bloomington, MN 55437

518203921 +E-mail/Text: bk@avant.com Nov 20 2019 00:14:31 Avant, 222 N. LaSalle Street, Suite 1700,  
Chicago, IL 60601-1101

518203961 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 20 2019 00:24:06  
Capital One Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253

518203797 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 20 2019 00:13:41 Comenity Bank Beallsfl,  
PO Box 182789, Columbus, OH 43218-2789

518203796 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 20 2019 00:13:42 Comenity Bank Blair,  
PO Box 182120, Columbus, OH 43218-2120

518203919 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 20 2019 00:13:42 Comenity Capital Bank,  
PO Box 182120, Columbus, OH 43218-2120

518203918 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 20 2019 00:24:19 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872

518203793 E-mail/Text: cio.bncmail@irs.gov Nov 20 2019 00:13:25 Internal Revenue Service,  
Fresno, CA 93888

518290698 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 20 2019 00:14:11 Jefferson Capital Systems LLC,  
PO Box 7999, Saint Cloud MN 56302-9617

518325104 E-mail/Text: bk.notifications@jpmchase.com Nov 20 2019 00:13:48 JP Morgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505

518336089 E-mail/Text: bk.notifications@jpmchase.com Nov 20 2019 00:13:48 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505

518203962 +E-mail/Text: bncnotices@becket-lee.com Nov 20 2019 00:13:15 Kohl's Department Stores,  
PO Box 3115, Milwaukee, WI 53201-3115

518227873 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 20 2019 00:21:53 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518203963 +E-mail/Text: bk@lendingclub.com Nov 20 2019 00:14:25 Lending Club Corporation,  
71 Stevenson 300, San Francisco, CA 94105-2985

518203920 +E-mail/Text: bnc@nordstrom.com Nov 20 2019 00:13:21 Nordstrom TD Bank USA,  
13531 E. Caley Avenue, Englewood, CO 80111-6505

518335686 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 00:35:36  
Portfolio Recovery Associates, LLC, c/o Choice Privileges, POB 41067, Norfolk VA 23541

518331677 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 00:21:45  
Portfolio Recovery Associates, LLC, c/o Lord And Taylor, POB 41067, Norfolk VA 23541

518335684 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 00:22:52  
Portfolio Recovery Associates, LLC, c/o Wyndham, POB 41067, Norfolk VA 23541

518280983 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 20 2019 00:14:11 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999

518319107 E-mail/Text: bnc-quantum@quantum3group.com Nov 20 2019 00:13:50  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

518203966 +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2019 00:22:36 SYNCB, PO Box 965005,  
Orlando, FL 32896-5005

518203916 +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2019 00:23:57 SYNCB CARE Credit,  
PO Box 965036, Orlando, FL 32896-5036

518203925 +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2019 00:23:56 SYNCB QVC, PO Box 965005,  
Orlando, FL 32896-5005

518203924 +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2019 00:21:33 SYNCB Walmart, PO Box 965024,  
Orlando, FL 32896-5024

518315075 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 20 2019 00:24:27 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518203965 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 20 2019 00:14:32 WEBBANK Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 92

Date Rcvd: Nov 19, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@mccalla.com  
Michael G Brucki on behalf of Debtor Stephen Leonardis office@bruckilaw.com  
Michael G Brucki on behalf of Joint Debtor Mary Leonardis office@bruckilaw.com  
Michael G Brucki on behalf of Trustee Marie-Ann Greenberg office@bruckilaw.com  
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9